

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
Jenkins & Clayman Jeffrey E. Jenkins 412 White Horse Pike Audubon, NJ 08106 (856) 546-9696 Attorney for Debtor	
In Re: Joseph A. Rieger, Jr. and Lindsay M. Rieger debtors	Case No.: <u>16-31140</u> Judge: <u>ABA</u> Chapter: <u>13</u>

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☐ Motion for Relief from the Automatic Stay filed by _____, creditor.

A hearing has been scheduled for _____, at _____.

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☒ Certification of Default filed by Carrington Mortgage Services, LLC.

I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support of attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):

In our Chapter 13 case our mortgage company filed a Certification of Default indicating that we haven't made any payments at all since March 2018. This is incorrect. We paid almost \$14,000.00 during that period of time and therefore we object to this Certification of Default and request that a hearing be held.

3. I certify under penalty of perjury that the above is true.

Date: August 28, 2019

/s/ Lindsay M. Rieger
Debtor's Signature

Date: August 28, 2019

/s/ Joseph A. Rieger, Jr.
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.